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Form 149

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

William C Offley Mary L Offley Debtor(s)

Bankruptcy Case No.: 18-20195-CMB Issued Per Mar. 12, 2018 Proceeding Chapter: 13

Docket No.: 20 – 13

Concil. Conf.: July 26, 2018 at 01:00 PM

ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 2, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was

- previously mailed to you. Only those provisions which are checked below apply to this case: For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months. ✓ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on Jul. 26, 2018 at 01:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- □ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to $11\ U.S.C.\ \S 1322(b)(2)$, nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Carlota M. Böhm, Judge United States Bankruptcy Court

Dated: March 19, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court
Western District of Pennsylvania

In re:
William C Offley
Mary L Offley
Debtors

Case No. 18-20195-CMB Chapter 13

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 21, 2018.
                 +William C Offley, Mary L Offley, PO Box 64, 305 Arch St., Mars, PA 16046-0064
+BorrowersFirst, PO Box 163207, Austin, TX 78716-3207
Capital One Bank, PO Box 30285, Salt Lake City, NV 84130-0285
db/jdb
14760984
14760985
                 +CapitalOne, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285 Capitol One Bank, PO Box 30281, Salt Lake City, NV 84130-0281
14760986
14760987
14760988
                  Choice Chiropractic and Wellness Center, 8199 McKnight Rd. STE 102,
                   Pittsburgh, PA 15237-5749
14760989
                 +Citi Cards/Citibank, PO Box6241,
                                                            Sioux Falls, SD 57117-6241
                 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
+Commenity Bank/GiantEagle, PO Box 182789, Columbus, OH 43218-2789
Credit First NA / Firestone, PO Box 81083, Cleveland, OH 44181
14760990
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                ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550 (address filed with court: Directv, PO Box 6550, Greenwood Village, CO 80155)
14760994
                 +Everett and Hurite Opthamalmic Assoc., c/o Steve G. McLean, 1835 Forbes Ave.,
14760995
                   Pittsburgh, PA 15219-5835
14788566
                  First Associates Loan Servicing, LLC, as agent for BFCL Trust,
                                                                                             P.O. Box 503430,
                   San Diego, CA 92150-3430
                  +Nelnet, US Department of Education, PO Box 740283, Atlanta, GA 3
Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
Nissan Motor Acceptance
14760997
                 +Nelnet, US Department of Education,
                                                                                   Atlanta, GA 30374-0283
14760998
                                                 POB 660366, Dallas, TX 75266-0366
14763807
                  Nissan Motor Acceptance,
                  Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14761002
                 +Sarah Offley,
14761004
                 +Specialized Loan Servicing,
                                                    8742 Lucent Boulevard,
14761005
                                                                               Suite 300.
                   Highlands Ranch, CO 80129-2386
                 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-747 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123 +USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
14761007
                                                                Pittsburgh, PA 15250-7472
14794120
14761008
14767293
                 +Wilmington Savings Fund Society, FSB Trustee (See 410, c/o Specialized Loan Servicing LLC,
                   8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/Text: rstockman@aerofed.net Mar 20 2018 01:52:52
14760982
                                                                                      Aero Federal Credit Union,
                   18301 N. 79th Ave Ste A100, Glendale, AZ 85308-0708
14763910
                  E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2018 01:52:39
                                                                                            Ally Bank, PO Box 130424,
                   Roseville MN 55113-0004
14760983
                 +E-mail/Text: ally@ebn.phinsolutions.com Mar 20 2018 01:52:40
                                                                                             Ally Financial, PO Box 8128,
                   Cockeysville, MD 21030-8128
                  E-mail/PDF: creditonebknotifications@resurgent.com Mar 20 2018 02:07:49
14760993
                                                                                                         Credit One Bank,
                   PO Box 98873, Las Vegas, NV 89193-8873
14760996
                  E-mail/PDF: gecsedi@recoverycorp.com Mar 20 2018 02:08:31
                                                                                         GAP/Synchrony Bank,
                   PO Box 965004, Orlando, FL 32896-5003
                 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 20 2018 01:53:12
14790837
                                                                                         MIDLAND FUNDING LLC,
                   PO BOX 2011, Warren MI 48090-2011
14783049
                  E-mail/PDF: cbp@onemainfinancial.com Mar 20 2018 02:09:30
                                                                                         ONEMAIN, PO BOX 3251,
                   EVANSVILLE, IN. 47731-3251
14760999
                  E-mail/PDF: cbp@onemainfinancial.com Mar 20 2018 02:07:39
                                                                                         OneMain Financial,
                   PO Box 742536, Cincinnnati, OH 45274-2536
14761000
                 +E-mail/PDF: cbp@onemainfinancial.com Mar 20 2018 02:07:39
                                                                                         OneMain Financial,
                                                                                                               PO Box 1010,
                   Evansville, IN 47706-1010
14761530
                 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2018 02:08:38
                   PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 20 2018 01:53:22
14775542
                                                                                                 Penn Power.
                   5001 NASA Blvd, Fairmont WV 26554-8248
                  E-mail/Text: bankruptcy@firstenergycorp.com Mar 20 2018 01:53:23
14761001
                                                                                                 Penn Power,
                                                                                                               PO Box 16001,
                   Reading, PA 19612-6001
14761006
                  E-mail/Text: jennifer.chacon@spservicing.com Mar 20 2018 01:54:03
                   SPS - Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14761003
                 +E-mail/Text: ebn_bkrt_forms@salliemae.com Mar 20 2018 01:53:44
                                                                                               Sallie Mae, P.O. Box 8377,
                   Philadelphia, PA 19101-8377
14789020
                  E-mail/Text: ebn_bkrt_forms@salliemae.com Mar 20 2018 01:53:44
                                                                                               Sallie Mae, P.O. Box 3319,
                   Wilmington, DE 19804-4319
                 +E-mail/Text: electronicbkydocs@nelnet.net Mar 20 2018 01:53:24
                                                                                               U.S. Department of Education,
14771773
                  C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 20 2018 02:08:16 Verizo
14793207
                                                                                              Verizon
                   by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
                                                                                                         TOTAL: 17
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***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Select Portfolio Servicing, Inc.

cr

cr Wilmington Savings Fund Society, FAB, DBA Christia

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Form ID: 149 Total Noticed: 40

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14786315* ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251

TOTALS: 2, * 2, ## 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Brian C. Thompson on behalf of Joint Debtor Mary L Offley bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrlic@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com

Brian C. Thompson on behalf of Debtor William C Offley bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrlic@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FAB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmllawgroup.com

Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.

mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6